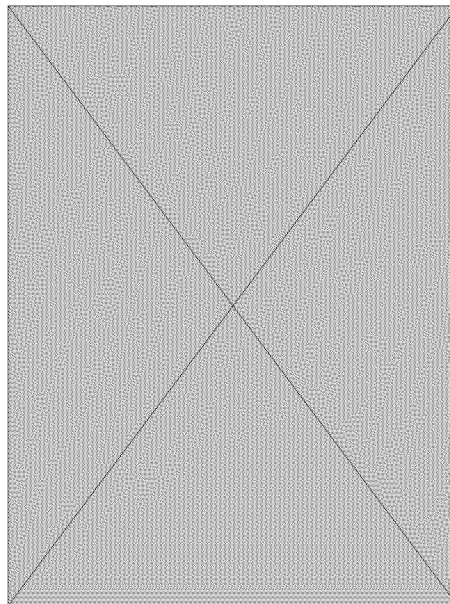


**To:** Griswold, Hays[Griswold.Hays@epa.gov]  
**From:** FEDweek Weekly Newsletter  
**Sent:** Fri 6/3/2016 1:04:34 PM  
**Subject:** Early Retirement and Buyout Payments Increase Proposed

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**Friday, June 3, 2016**

**Early Retirement & Buyout Payments**



## **New 5th Edition Book of Answers for Federal Employees & Retirees**

**What if?** That's a question that we have heard time and again from federal employees and retirees during our many years of providing information to help them through their careers and in their personal and financial lives.

What if I get married? What if I leave government before retirement eligibility? What if I encounter a serious medical or financial problem? What if I want to change my insurance benefits? The list goes on and on. **This fully updated 5th Edition book** provides a unique perspective on such questions. Information on these topics previously was scattered among numerous official sources, which often are written for technical experts and rarely show how one consideration might affect another.

Since the prior edition, many policies have been changed substantially, some new benefits added, some new restrictions applied, some major eligibility changes made. Some of these were driven by changes in law, others by administrative action, others by court decisions.

There also are some changes that occur at certain ages without a triggering life event—"magic number" ages, such as reaching certain ages and gaining retirement eligibility under certain years of service options. When it comes to such issues, being forewarned is being forearmed.

This book draws on insight gleaned from our long experience in talking with employees and retirees about the "what if?" questions they face day after day. Chances are, you've asked many of them yourself, or you will. You've come to the right place for answers.

This all-new 5th edition comprehensive publication contains complete answers, expert advice and guidance to nearly every question, situation or life event that a federal employee or retiree experiences, that's why this publication is appropriately nicknamed **"The What If Book."**

The various federal benefits all have special rules that apply in certain life situations, including some with deadlines that, once missed, can't be waived. These federal programs include health insurance, life insurance, retirement, the Thrift Savings Plan, Social Security, and more. And there are even some changes that occur at certain ages

without a triggering life event, such as the decrease in the supplementary life insurance under FEGLI Basic between ages 35 and 45, or a potential decrease in that coverage after age 65, for example.

What if there were a book that answered those questions? Well, here it is! Take a look at just some of the questions that this new *5th Edition of The Book of Answers* answers:

### **Section I: Life Events**

- What If I Hit a 'Magic Number'?
- What If My Family Members Marry or Hit Magic Numbers?
- What If I Get Married as an Active Employee?
- What If I Get Married After Retirement?
- What If I'm Divorced or Separated?
- What If I Move?
- What If I Die or a Family Member Dies?
- What If We Adopt or Have a Child?

### **Section II: Financial Issues**

- What If I Have a Financial Emergency?
- What If I Want to Supplement My Salary?
- What If I'm Offered a Gift?
- What If I Accumulate Frequent Traveler Credits on Official Travel?
- What If I'm Offered a Buyout?
- What If I Have a Financial Claim Against My Agency?
- What If I Owe Money?

### **Section III: Medical Issues**

- What If I or Family Members Have a Medical Emergency?
- What If I Exhaust My Leave?
- What If I Have a Life-Threatening Condition?
- What If I'm Disabled?

### **Section IV: Benefits Issues**

- What If I Go on Extended Leave Without Pay?
- What If I Go on Extended Leave for Military Service?
- What If There's an Emergency Situation?
- What If I Want To Change or Drop My Life Insurance Coverage?
- What If I Want to Change or Drop My Health Insurance Coverage?
- What If I Want to Change or Drop My Dental or Vision Coverage?
- What If I Want To Change or Drop My Long Term Care Coverage?
- What If I Want to Name or Change Beneficiaries?

- What If My Claim Was Denied?
- What If I Need Help?

## **Section V: Retirement Issues**

- What If I Leave Government Before Retirement Eligibility?
- What If I'm Offered Early Retirement?
- What If I Retire?
- What If I Don't Get My Annuity Payment On Time?
- What If I Return to Government Employment after Retiring?
- I Return to Government Employment after Retiring?
- I Retired With a Buyout?
- I Retired on Disability?
- My Reemployment Ends?
- I Die While Reemployed?

**The Book of Answers is unique.** This valuable book will be your personal reference guide that you will turn to when you need an answer-fast. ***For just \$12.95, if this unique book only answers one question for you to keep you on the right track, it's paid for itself many times over.***

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**To order online or see below for other ways to order. The Cost of The Book of Answers is only \$12.95 (plus s&h) and here are the ways to order:**

1. **Place Your Secure Order Online With Credit Card**
2. **Call or toll-free order line (888) 333-9335.**
3. **By Mail: Send \$17.90 (\$12.95 plus \$4.95) to FEDweek, 11541 Nuckols Rd. Suite C, Glen Allen, VA 23059**

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